

UNITED STATES BANKRUPTCY COURT

District of Massachusetts (Boston)

In re Dieter M. Groll
Debtor

Case No. 10-13028
Chapter 13

Notice of Mortgage Payment Change

(SUPPLEMENT)

If you file a claim secured by a security interest in the debtor's principal residence provided for under the debtor's plan pursuant to § 1322(b)(5), you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due.

Name of creditor: The Bank of New York Mellon

Court claim no. (if known): 17

Date of payment change:

Must be at least 21 days after date of this notice 01/01/2012

Last four digits of any number you use to identify the debtor's account: 2219

New total payment:

Principal, Interest, and escrow, if any \$5,389.51

Part 1: Escrow Account Payment Adjustment

Will there be a change in the debtor's escrow account payment?

- ☒ No
- ☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why:

Current escrow payment: _____

New escrow payment: _____

Part 2: Mortgage Payment Adjustment

Will the debtor's principal and interest payment changed based on an adjustment to the interest rate in the debtor's variable-rate note?

- ☐ No
- ☒ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why:

This filing supplements a recent payment change notice that was filed for this claim and includes a copy of the attachment to support the payment change notice.

Current interest rate: 7.375%

New interest rate: 7.625%

Current principal and interest payment: \$3,453.97

New principal and interest payment: \$3,531.78

Part 3: Other Payment Change

Will there be a change in the debtor's mortgage payment for a reason not listed above?

- ☒ No
- ☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: _____

New mortgage payment: _____


Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this Supplement applies.

Check the appropriate box:

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent. (Attach a copy of power of attorney, if any.)

I declare under penalty of perjury that the information provided in this Notice is true and correct to the best of my knowledge, information, and reasonable belief.

 /s/ Billye Johnson
Assistant Vice President

Date 12/15/2011

Specific Contact Information:

Phone: 214-209-8456

Email: billye.johnson@bankofamerica.com

Bank of America, N.A.

2380 Performance Drive

Richardson, TX 75082

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CERTIFICATE OF SERVICE

I hereby certify that on December 15, 2011, I have served a copy of this Notice and all attachments to the following by U.S. Mail, postage pre paid and via filing with the US Bankruptcy Court's CM ECF system.

Debtor:

Dieter M. Groll
49 Bayberry Avenue
Provincetown, MA 02657

Debtor's Attorney:

Richard J. Cohen
Richard J. Cohen, Esq., P.C.
Monument Square
PO Box 1085
Centerville, MA 02632

Trustee:

Carolyn Bankowski-13
Chapter 13 Trustee Boston
P. O. Box 8250
Boston, MA 02114

/s/ Bill Taylor

Authorized Agent

0-54de6c40-4897-4772-a986-4c0e06f07a4b

Bank of America

Document

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Customer Service
P.O. Box 940435
Simi Valley, CA 93094-0435

Notice date: 11/02/2011

Account No.: [REDACTED]

Property address:
49 Bayberry Avenue
Provincetown, MA 02657

0000056 01 MB 0.387 **AUTO T2 0 9552 02114-0950
MSO TL AG 071-----0--2-9T C0000077 IN P00056

CAROLYN BANKOWSKI

P.O. BOX 8250

BOSTON MA 02114-0950



Pursuant to an Agreement with the Federal Trade Commission, Bank of America, N.A. is required to provide Chapter 13 trustees with a written informational notice on a monthly basis.

Please find enclosed a copy of this month's informational notice for the following:
Dieter Groll



Bank of America



Home Loans

Document

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Customer Service
PO Box 5170
Simi Valley, CA 93062-5170

Notice date: 11/02/2011

Account No.: [REDACTED]

Property address:
49 Bayberry Avenue
Provincetown, MA 02657

DIETER GROLL
49 Bayberry Ave
Provincetown MA 02657-1214

IMPORTANT MESSAGE ABOUT YOUR LOAN

Enclosed is an Adjustable Rate Mortgage (ARM) Adjustment notice for your loan. The purpose of this notification is to advise you that your monthly payment is changing to \$5,389.51 effective 01/01/2012.

WHAT THIS MEANS

Below is a breakdown of your new payment amount:

P&I Payment	\$3,531.78
Escrow Payment	1,857.73
Total Minimum Payment	\$5,389.51

This notification is for informational purposes only. Your next statement will arrive shortly. It will provide a payment coupon and will include the new payment amount listed above.

ADDITIONAL INFORMATION

Principal Balance	\$487,704.73
Partial Payment Balance	\$8,197.71

This informational notice is being sent to the following borrowers at address set forth above in reference to the Chapter 13 Bankruptcy filing: DIETER GROLL

WHAT YOU NEED TO DO

Please keep this notification for your records.

THANK YOU FOR YOUR BUSINESS

For additional information regarding your escrow analysis, or any other account details, call 1.800.669.5224, Monday-Friday 7a.m. - 7p.m. Local Time. The address for general inquiries and all RESPA Qualified Written Requests is: Bank of America, N.A., Attn: Customer Service CA6-919-01-41, PO Box 5170, Simi Valley, CA 93062-5170.



HOME LOAN PAYMENT CHANGE NOTICE

for your Adjustable Rate Mortgage

INTRODUCTION

Dieter Groll,
Change is never easy, especially when it may affect the payment on your home loan. With your interest rate scheduled to adjust on 12/01/2011, (according to the terms of your loan), you may want to consider speaking with a mortgage loan officer about your home financing options, to stabilize your rate and payment. In the meantime, please review the entire statement as it may help answer questions you have about your adjustment.

SUMMARY

Monthly payment breakdown	Current	Monthly payment breakdown	New
Interest rate	7.375%	Interest rate	7.625%
Principal and Interest	\$3,453.97	Principal and Interest	\$3,531.78
Escrow payment amount	1,857.73	Escrow payment amount	1,857.73
Total monthly home loan payment	\$5,311.70	Total monthly home loan payment	\$5,389.51
Upcoming dates			
New payment effective date	01/01/2012		
Next adjustment	06/01/2012		

DID YOU KNOW?

If you are going to have difficulty making this new payment please contact a Loan Counselor at 1.800.669.0102.

TERMS OF YOUR ADJUSTABLE RATE LOAN

Term	Terms on your loan	Definition
Loan index	See note/rider of your loan agreement	A published rate, such as the Treasury index, used to calculate your new interest rate at the time of adjustment.
Margin	6.999%	A percentage set at loan origination which is added to the current index value to determine the new interest rate.
Adjustment cap	1.000%	The percentage which your interest rate can increase or decrease from the current interest rate at any one adjustment.
Ceiling	13.999%	The maximum rate allowed for the life of the loan.
Frequency of scheduled interest adjustment	Semi-Annual	
Next scheduled interest adjustment	June 1, 2012	

HOW WE CALCULATE YOUR NEW PAYMENT AMOUNT

STEP 1 Determine new interest rate

To clearly understand how your rate is adjusted, you must be familiar with certain terms involved with the process. Please see the list of terms and definitions on the previous page in the Terms of Your Adjustable Rate Loan section.

	Current	New	
Loan index	0.430%	0.619%	(Published as of 11/01/2011)
Margin	6.999%	6.999%	
Total	7.429%	7.618%	
Rounding	7.375%	7.625%	
Actual rate	7.375%	7.625%	

STEP 2 Determine anticipated principal balance

If you make only your scheduled payments from now through December 1, 2011, the following shows what your anticipated principal balance will be when your loan rate changes. Projected payments prior to Jul.2011 are not shown.

<i>Payment due date</i>	<i>Monthly P&I payment</i>	<i>Amount paid to interest</i>	<i>Amount paid to principal</i>	<i>Anticipated balance</i>
Current balance as of 11/01/2011				\$487,704.73
Jul.2011	\$3,453.97	\$2,943.34	\$510.63	478,405.63
Aug.2011	3,453.97	2,940.20	513.77	477,891.86
Sep.2011	3,453.97	2,937.04	516.93	477,374.93
Oct.2011	3,453.97	2,933.87	520.10	476,854.83
Nov.2011	3,453.97	2,930.67	523.30	476,331.53
Dec.2011	3,453.97	2,927.45	526.52	\$475,805.01

STEP 3 Determine total new payment

We calculate the new monthly amount using the figures below:

New interest rate	7.625%
Anticipated balance (from Step 2)	\$475,805.01
Remaining term as of 01/01/2012	306 months
New payment effective 01/01/2012	\$3,531.78

Then, we add any additional amounts for payment of your taxes and insurance (escrow account) and other services.

New payment breakdown effective 01/2012

New P&I amount	\$3,531.78
Escrow payment amount	1,857.73
New monthly home loan payment	\$5,389.51

THINGS TO CONSIDER

We appreciate that this payment change may be difficult to understand. If you are concerned that you are not able to make the new monthly payment, please call us at 1.800.669.6607. Please be prepared to provide us with your financial information (e.g., your current income, expenses, other outstanding loans and changes in our financial situation). Our dedicated Loan Consultants are available to help you.

CONTACT INFORMATION

If you have any questions regarding this information, please contact a Customer Service Representative at 1.800.669.6607. Monday-Friday 7a.m. - 7p.m. Local Time. *Se habla español.* 1.800.295.0025.